Atty. Docket No.: YSAP.PAY.PT3

Application no.: 10/597,943 Notice dated: 06/10/2008 Response dated: 08/11/2008

REMARKS

Claims 1-44 and 48-91 are pending in the present application. Claims 45-47 and 92-95

have been cancelled without prejudice or disclaimer of the subject matter therein or equivalents

thereof. Claims 1, 41, 82 have been amended. No new matter has been added.

Applicant further submits that seven of the total independent claims have been canceled

and therefore the total excess independent claim fee total has been reduced to \$420 and total

excess claim fees over twenty claims has been reduced to \$1925.

Entry of the above amendments to the claims is respectfully requested. If there are any

matters which may be resolved or clarified through a telephone interview, the Examiner is

requested to contact the undersigned attorney at the number indicated.

Respectfully submitted,

Date: August 11, 2008 /Juneko Jackson/

Juneko Jackson (Reg. No.: 48,870) Otto O. Lee (Reg. No.: 37,871)

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